

**Application number: 09/922489      Art Unit: 3694**  
**Applicant: Khai Hee Kwan      Examiner: Susanna M. Diaz**  
Title: Method, apparatus and program for pricing, transferring, buying, selling and  
exercising of financial options for paying educational course fees

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

5      Virginia 22313-1450

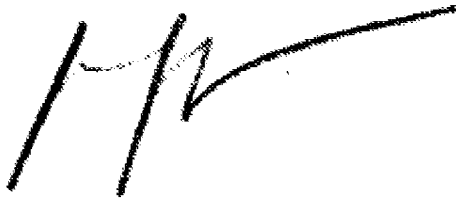
Sir:

This is a submission **AFTER Final**. The applicant respectfully asked the examiner to  
10      enter the amended claims as stated below.

Thank you.

Yours truly,

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A handwritten signature in black ink, appearing to be 'KH' followed by a long horizontal stroke.

Khai Kwan

20      22 Jan 2008

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